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PRI-101

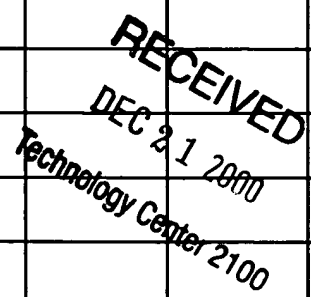
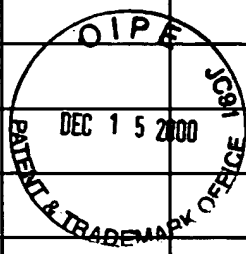
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**U.S. PATENT DOCUMENTS**

*EXAMINER INITIAL	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE



**FOREIGN PATENT DOCUMENTS**

	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION	
						YES	NO

**OTHER DOCUMENTS** (Including Author, Title, Date, Pertinent Pages, Etc.)

mm	1	P. Badger, "Understanding and Analyzing Risk in the Mortgage Market", Spires Financial, 1998.
mm	2	R. Barry, W. Chau, L. Pendergast, J. Webb, "Mortgage-Indexed Amortizing Notes", Investment Dealers' Digest, Inc., 1996.

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**INFORMATION DISCLOSURE CITATION**  
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PRI-102

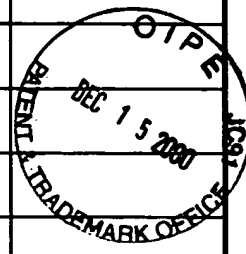
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**FOREIGN PATENT DOCUMENTS**

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						YES	NO

**OTHER DOCUMENTS** (Including Author, Title, Date, Pertinent Pages, Etc.)

<i>nm</i>	3	"Fas 133 Turning Services to PO's", American Banker, Inc., p. 1, May 17, 1999.
<i>nm</i>	4	G. Hutto, "A Primer on Hedging Servicing, (Mortgage Industry, Servicing), Mortgage Bankers Association of America, p. 74, June 1, 1996

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OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)			
<i>mm</i>	5		J. Dwyer, "Battling Prepayment Risks" Motgage Bankers Association of America, p.87, December 1, 1998.
<i>mm</i>	6		"Issuers Look to Hedge Spread Risk", Derivates Week, May 3, 1999, vol. VIII, no. 18

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<i>nwl</i>	7	J. Haggerty, "FASB Rules Set to Snag Corporate Hedging Strategies", Derivatives Week, June 14, 1999, vol VIII, no. 24.
<i>nwl</i>	8	Offering Notice, Federal Home Loan Banks \$25, 000,000 Consolidated Bonds, Bloomberg Professional, 1999.

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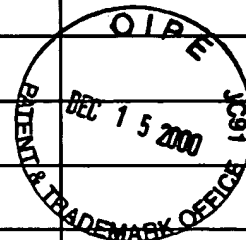
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nm	9	"JP Morgan in \$9.72bn Credit Default Scheme" Financial Times, UMI Company, p.24, 1997.
nm	10	A. Sikri, "J.P. Morgan Brings Novelty to Derivatives" The Wall Street Journal Europe, p. 10, December 31, 1997.

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**OTHER DOCUMENTS** (Including Author, Title, Date, Pertinent Pages, Etc.)

<i>mm</i>	11		"Variable Average Notes", Performance and Evaluation, Presentation to William Blair & Co., Inc. Morgan Stanley, October 1995.
<i>mm</i>	12		"REMIC & SMBS Securities Tranche Types", Fannie Mae. (undated)

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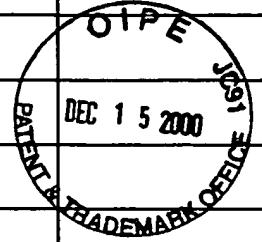
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**OTHER DOCUMENTS** (Including Author, Title, Date, Pertinent Pages, Etc.)

<i>mm</i>	13	T. Gutner, "How the Internet is Reshaping the World's Largest Financial Market", Business Week Online, November 15, 1999.
<i>mm</i>	14	M. Casey, "Cantor's eSpeed Trading Looks Beyond Wall Street", The Wall Street Journal Interactive Edition, January 20, 2000.

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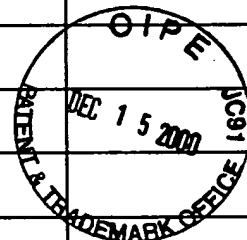
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						YES	NO

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17	MuniAuction Brochure, Competitive Bid Process, 1997.
18	S. Landis, "E-Mortgage Frenzy: B-to-B Applications Speed Lending", The Wall Street Journal Interactive Edition, December 12, 1999.

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## FOREIGN PATENT DOCUMENTS

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mm	19	S. Landis, "E-Mortgage Frenzy: From Orginations to Securitization", The Wall Street Journal Interactive Edition, December 27, 1999.
mm	20	S. Marjanovic, " Company that Links Buyers, Sellers of Mortgage Pools Aims to Raise \$15M, American Banker Online, December 27, 1999.

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mm	21		G. Zuckerman" Online Firm Prepares Auction of Munis Without the Brokers", Wall Street Journal Interactive Edition, December 7, 1999.
mm	22		G. Zuckerman" Bond Auction Goes Online and Then Goes Off-Line", Wall Street Journal Interactive Edition, December 16, 1999.

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**U.S. PATENT DOCUMENTS**

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					YES	NO

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<i>mm</i>	23		D. Aubin, "Electronic Bond Auction Would Bypass Underwriters", Dow Jones Newswires, Capital Market Reports, July, 19, 1999.
<i>mm</i>	24		S. Kite, "Online Company Looks to Replace Underwriters", American Banker, Inc., Asset Sales Report, July 26, 1999.

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<i>nm</i>	25		V.V. Chari, R. J. Weber, "How the U.S. Treasury Should Auction Its Debt", Federal Reserves Bank of Minneapolis Quarterly Review, Fall 1992, Volume 16, No. 4.
<i>nm</i>	26		"Credit Suisse First Boston to Market 'Triangle' Notes", The Wall Street Journal Europe, October 3, 1997.

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